LINH PHAM

Product Manager

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PROFESSIONAL SUMMARY

Product Manager with 3+ years of experience leading fintech acquisition and customer journey products, with a strong focus on discovery, funnel optimization, and cross-functional delivery. Built products in data-driven environments, working closely with data science and engineering teams to improve conversion, reduce acquisition cost, and launch new digital channels. Currently exploring AI-assisted product development through a self-initiated personal finance app.

WORK EXPERIENCE

Product Owner | Datanest *Oct 2023 – Apr 2026*

Data-tech company specialising in lead generation and customer acquisition for financial services

- Owned two lead generation platforms (SMS & web-based), leading product optimisation, channel expansion, and cross-functional initiatives that improved acquisition performance and business outcomes, contributing to 10,000–15,000 qualified leads per month, 2,000 disbursed loans and 3,000 issued credit cards in 2025.
- Conducted user interviews and customer research to identify friction points across the acquisition funnel; translated findings into prioritised feature roadmaps and PRDs for engineering execution.
- Collaborated with Data Science team to define business requirements and validate propensity, segmentation, and credit scoring models — reducing customer acquisition cost (CAC) by 50%.
- Led acquisition funnel redesign across SMS flows, landing page UX, and partner handoff steps, improving customer response rate by 30%.
- Expanded acquisition channels by launching a telco-wallet integration, adding 800–1,000 incremental leads per month.
- Initiated two new product lines: a securities lead generation product (go-to-market ready, pre-launch) and a digital onboarding platform (BRD complete, in active development).

Customer Journey Management Specialist | VPBank SMBC Finance *Jun 2023 – Oct 2023*

- Worked on a customer onboarding transformation project by analysing existing journeys and designing future-state flows, wireframes, and business requirements to improve the customer experience and operational efficiency.
- Ran 2 large-scale customer research surveys (6,000+ respondents) to identify drop-off points and behavioural patterns; findings directly shaped product prioritisation decisions.
- Coordinated cross-functional product initiatives across technology, operations, and business teams, tracking progress, managing dependencies, and escalating delivery risks through the Product Council governance process.

Sales Project Coordinator | VPBank SMBC Finance *Mar 2022 – Jun 2023*

- Coordinated cross-functional sales initiatives that consistently delivered 15–20% month-on-month sales growth.
- Collaborated with McKinsey on a 5-year strategic project as internal coordinator, ensuring alignment between workstreams and organisational priorities.
- Prepared and presented performance reports and corrective action proposals to C-level management.
- Organised and facilitated town hall events for 400+ sales leaders and supervisors.

Digital Marketing Consultant | Revu Vietnam *Nov 2020 – May 2021*

- Planned and executed influencer marketing campaigns, exceeding monthly KPIs by 150% in peak months.
- Developed and managed a reseller partner network to expand market reach.

PROJECTS

Zenfin – Personal Project | zenfinbudgeting.lovable.app *May 2026 – Sep 2026*

A self-initiated, early-stage exploration: a CBT-based personal budgeting app for users who struggle with impulsive, emotion-driven spending

- Conceptualised and designed a CBT (Cognitive Behavioural Therapy)-based intervention framework as the product's core methodology.
- Built a working prototype using AI-assisted development tools (Lovable) to validate the product concept and core user flows ahead of engineering investment.
- Finalising the MVP and preparing early user testing with a beta cohort to validate core assumptions ahead of public launch.

EDUCATION

MSc Entrepreneurship — Distinction *2019 – 2020*

City, University of London

BSc Management — Class II Upper Division *2016 – 2019*

City, University of London

CERTIFICATIONS

- Project Management Professional (PMP) — PMI, 2025
- Google Data Analytics Professional Certificate — Coursera, 2022
- Analyse Data with SQL Skill Path — Codecademy, 2021
- Fundamentals of Digital Marketing — Google, 2020

SKILLS

Product & Delivery: Product Discovery, User Research, Feature Prioritization, Roadmap Planning, Go-to-Market, Agile/Scrum, User Story Writing, BRD/PRD, Acceptance Criteria, Stakeholder Management

Data & Analytics: SQL, Python, Product Analytics, Funnel Analysis, A/B Testing, Experiment Design, Data Visualisation

Tools: Jira, Confluence, Figma, Microsoft Office, Adobe XD

AI & Emerging Tech: AI-assisted prototyping (Lovable), integrating AI tools into product development workflow

Domain Knowledge: Fintech, Consumer Finance, Lead Generation, Customer Acquisition, eKYC, Digital Onboarding, Customer Journey Design

Languages: English (Professional), Vietnamese (Native)